567,100 '00

313,400 82 25,895 45 8,171 97

IN THE RELIGIOUS WORLD.

Thoughts and Topics Appropriate for Sunday Reading.

SELECTIONS CAREFULLY COMPILED.

The Power of Prayer -- Work of Three Young Men_A Smile That Banishes Tears_ Good Sermons Esligious Notes.

AS A FLOWER.

Open your heart as a flower to the light! Darkness is passing: the sun is in sight: Morning with splendor is piercing life through. Arrows of radiance and spear-tips of dew.

Glad is the world in the Holy One's birth. Lo, the new heavens! and lo, the new earth! Scattered and fled are the phantoms of night Christ is the victor, and Christ is the Light!

Open your heart, and His love will shine in. Cleansing and heating the hurt of your sin. Who can resist Him, the Saylour, the Son? Hell flies before Him, and Heaven is won.

Open your heart as a flower to the light!
Bloom and bear fruit in the glory of right!
Be of His presence a perfume, a ray.
Child of the morning, and heir of the day!
—Lucy Lercom.

The Power of Prayer.

In Deuteronomy iii., 23, Moses tells us that when he was told that he should not be permitted to enter the promised land. "he besought the Lord" to change his purpose, "but the Lord said unto him, Let it suffice thee;

the Lord said unto him, Let it suffice thee; speak no more unto me of this matter."

II. Corinthians, iii., S. St. Paul says: "I besought the Lord thrice that this thing (his trouble) might depart from me; and he said. My grace is sufficient for thee." Here it is plain that ins.ead of the removal of the evil, patience and resignation were bestowed, so that the Apostle was able to add that he could take pleasure in distresses borne for Christ's sake.

Christ's sake.

II. Timothy, iv., 20 the same Apostle writes that he had left Trophimus at Miletam sick. Now, St. James had expressly said, verses 14, 15, that if any were sick prayers should be offered for him, and the prayer of faith should save the sick and the Lord would raise him up. We cannot believe that St. Paul, who prayed for himself, should not have interceded for his friend, but though in the case of Epaphroditus, his companion (Phil. ii., 25), his prayers were granted, in this case they appear not to have been, nor his miraculous power exerted.

his miraculous power exerted.

The duty of prayer is certainly inculcated in Scripture, and must rest not on the number of answers we think we have received, but in of answers we think we have received, but in the promises and character of the Almighty, who has bid as to pray. We expect an earthly parent to exercise a wise discretion in acced-ing to or denying the requests of his children; can we expect less from him who knoweth the end from the beginning? "We must re-member that though enabled by revelation to know what reason could not discover, we know but in part." We stand in some-what the same relation with our Heavenly Father as that of children toward their par-ent, who communicates enough to entitle him ent, who communicates enough to entitle him to their love and confidence, but whose cha-racter and designs are very imperfectly and indistinctly understood by them. Hence it is that Scripture gives us in different places such accounts of the divine attributes and dispensations as would, if understood literalbe utterly inconsistent and contradictory. ly, be utterly inconsistent and contradictory, for the express purpose, it would seem, of teaching us to limit and modify one statement by the aid of the other, to correct the misapprehensions which might arise from either if considered separately, and to be aware how partial and imperfect an insight we are intended to have into the divine mysteries."—Archbishop Whateley.

Three Young Men.

A few weeks ago college men generally were shocked to learn of the said death of Frederick Brokaw, a member of the senior class of Princeton; and catcher of the Varsity nine, in a gallant attempt to save the lives of three maid servants, in the surf at Elberon, N. J. One who knew him well at college thus writes of him: "Brokaw was one of the simplest, sturdiest, gentlest souls I have ever known. Yet with all his simplicity and humility of character, he had the plicity and humility of character he had the pluck and endurance of a bull-dog, as all know who have seen him stop the ball through a long hot afternoon, with bruised and bleeding hands. Brokaw was just such a chivalrous, unassuming, gentle soul as would be picked out, though he were twice would be plaked out, though he were twice the millionaire's son, to save the life of one of the least of these and who would go out of life as he had lived in it—imposed on with good-nature, and bearing good or evil gently and in patience." For several years he was a member of the church of which the late Dr. Howard Creaby, of New York, was paster.

Dr. Howard Crosby, of New York, was pastor.

Four years ago freshmen entering Harvard University were told by the upper classmen that the manly and proper thing for a college man to do was to drink, gamble politely, wire pull for the societies and cut recitations. Since then a great and thorough change has taken place, largely through the influence of one man. This is Arthur Cumnock, who was graduated with the class of 31. When he came to Harvard he resolutely set his face against the prevailing idea of the manly thing came to Harvard he resolutely set his face against the prevailing idea of the manly hing and threw all his influence on the side of right and temperance in all things. When, at the end of his sophomore year, he was elected captain of the 'Varsity foot-ball team and thus became the most conspicuous undergraduate at the University, the false idea of manliness received its death blow, and in its place was set up the standard of Christian manliness for which Arthur Cumnock stood. His classmates showed their appreciation of his firmness of character by electing him first marshal on class day, the highest honor the graduating class can pay one of its memthe graduating class can pay one of its mem-

One of the most successful agencies for working among the poor of the East End of London is the Tower Hamlet's Mission, con-ducted by Mr. F. N. Carrington, Mr. Car-rington is the son of a wealthy London brewer, and after leaving school entered his father's business. Soon after he became an earnest Christian and at once began to work for others. At the suggestion of his rector he opened a night school and began the difficulty uphill work of teaching East End boys. This work brought him face to face with the sin and suffering arising from the liquor traffic. He therefore informed his family that he would have nothing more to do with the business of the brewery. That a young man should calmly renounce \$400,000 rather than be connected with the liquor traffic was look-ed upon as madness, but Mr. Carrington was ed upon as madness, but Mr. Carrington was firm in his determination. He at once started the Tower Hamlet's Mission, which now em-braces all the means by which the kingdom of Christ may be spread, the people elevated, morally and spiritually, and the condition of the poor bettered. Mr. Carrington has waged incessant war against the low music halls, which are the curse of East London. On one occasion he was imprisoned all night for distributing tracts outside of one of these dens.

A Smile That Banished Tears.

"There is a face for you," said one man to snother as they were crossing the City Hall Square. "Isn't it grand? You seldom see faces like that nowadays. They are getting Yes," said his companion, "but one must

live correctly to have such a face. A man's mode of life will show in his face, no matter how hard he may try to conceal it. A reporter was walking behind the two men and overheard the conversation. He boarded an elevated train at Park Place and

happened to take a seat near the man whose face had attracted favorable attention.

On the opposite side sat two women and a little girl. The child suddenly and apparently without cause began to cry quietly to herself. The younger was a superior of the satisfactory of the satisfactory

without cause began to cry quietly to herself. The younger woman, who evidently was the child's mother, tried to comfort her, but to no purpose. The child continued to cry, and the big tears rolled down her cheeks until the handkerchief borrowed from the mother was wet. Once as the little one looked up she caught the eye of the man sitting opposite her, and evidently saw something in his face which attracted her. Her blue eyes opened wide and a smile spread over her face, leaving the big tear-drops and a little redness about the eyes as the only evidence of the sorrow which convulsed her a moment before. The man smiled, too, and the child glided off her seat and, crossing the aisle, climbed up into his arms and settled herself comfortably on his knee. The mother sat dumbfounded for a moment and cast searching glances at the man in front of her, who, understanding the situation perfectly, said reassuringly, "I will not harm her, madam; it is all right."

When the train stopped at Fourteenth

street they all got out, the two women walking on ahead and the little girl, clasping the man's hand, was chatting away perfectly happy and contented. The face of the world had changed for her at the presence of that man's smile, and the tears of a moment before were entirely forgotten. The bell sounded twice, the gates closed with a bang and the train wheezed its way to the upper part of the street, leaving the reporter staring at his knees. his knees.

"Fifty-eighth street; all out!" yelled the guard.

The reporter sprang to his feet and found that he had been carried a mile or more beyond his station, thinking of a child's instinct and a man's smile.—New York

The Good Mothers.

Tribune.

The Good Mothers.

Whether it is true or not that fiction has not created a single typical mother, and that it is impossible to find, in all its range, a great character appearing in this capacity, the following tribute of Dr. Talmage, in the New York Observer, simply represents the facts as they appear in real life to all of us:

"In all ages God has honored good mother-hood. John Wesley had a good mother. St. Bernard had a good mother; Samuel Budgett, a good mother, Doddridge, a good mother; Walter Boott, a good mother. Benjamin West, a good mother. In a great audience, most of whom were Christians, I asked that all those who had been blessed of Christian mothers arise, and almost the entire assembly stood up. Do you see how important it is that all motherhood be consecrated? Why did Titian, the Italian srtist, when he sketched the Madonna, make it an Italian face? Why did Joshua Reynolds, the English artist, in his Madonna, make it a Benjash face? Why did Murillo, the Spanish face? I never heard, but I think they took their own mothers as the type of Mary, the mother of Christ. When you hear some one in sermon or oration speak in the abstract of a good, faithful, honest mother your eyes fill up with tears while you say to yourself. That was my mother. The first word a child utters is apt to be 'Mother,' and the old man, in his dying dream, calls 'Mother, Mother.' It matters not whether she was brought up in the surroundings of a city, and in an affluent home, and was dressed appropriately with reference to the demands of modern life, or whether she was brought up in the surroundings of a city, and in an affluent home, and was dressed appropriately with reference to the demands of modern life, or whether she wore the old-time cap, and great round spectacles, and apron of her own make, and knit your socks with her own needles, seated by the broad fireplace, with the great backlog ablaze on a winter night. It matters not how many wrinkles crossed or re-crossed her face, or how much her shoulders stoop what a sadday that was when we came home and she could not greet us, for her lips were forever still. Come back, mother, this Christmas day and take your old place, and as ten. or twenty, or fifty years ago, come and open the old Bible you used to read, and kneel in the same place where you used to pray, and look upon us as of old when you wished us a merry Christmas or a happy New Year."

Gospel Sermons.

The power of the preacher depends very largely upon his conscientious acherence to the pure Gospelof our Lord and Saviour. In these days of multiplied books and periodicals, the preacher is tempted to discuss subjects of a social and even of a political nature. Man's moral and spiritual needs are the same in every age, and the Gospel is the divinely appointed means to meet this demand. Passing events may be used to enforce the great lessons of the Gospel by way of illustration, but while souls are perishing and human hearts are weary we must give them the light and comfort afforded alone in the Gospel of Christ. Dr. Broeddus, in his "History of Preaching," says that the great distinction of Spurgeon "is the fact that he has so long gathered and held vast congregations, and kept the ear of the reading world, without ever forsaking the Gospel in search of variety, or weakening his doctrine to suit the tastes of the ago."—Central Baptist. The power of the preacher depends very

Religious Notes. The anniversaries of the Free Baptist churches are to commence in Hillsdale, Mich., October 6th,

The Rev. George Whataker, D. D., of Marshall, Texas, has been elected president of Williamette University.

A new steamer was recently launched in England to be used by Dr. Selwyn in his mis-sionary work as Bishop of Melanesia.

Professor John Mitchell, of Westminister College, New Wilmington, Penn., has been elected professor of Greek in Mismi Universi-

Bishop Warren, of the Methodist Episco-pal Church, has given \$6,300 as the neucleus of the endowment of a professorship of the Bible in the University of Denver.

The Rev. George T. Purves D. D. pastor of the First Presbyterian church of Pittsburg, will occupy the chair of Theology in the seminary until a permanent professor shall have been secured.

The grandfather of Rev. C. H. Spurgeon was an English clergyman, and his father, the Rev. James A. Spurgeon, still living, occupies a pulpit in London. Charles Spurgeon has two sons, and both are preachers.

The Rev. J. D. Moffat, D. D., has declined the chair of Didactic and Polemic Theology in the Western Theological Seminary, and will remain president of Washington and Jef-The famous Cathedral of Iona is to be partially renovated by the Duke of Argyll and handed over to the Established Church of Scotland (Presbyterian) that services may be

held in it occasionally during the tourist The Rev. Dr. Willard has been elected acting president of Ursinus College and Dr. James T. Good, of Reading, has been assigned to a professorship in the theological depart-

ment, at whose head he is placed as dean. Dr. Pentecost has decided to resume his Dr. Pentecost has declared to resume his evangelistic work in Calcutta next winter. The Calcutta Missionary Conference, at a recent meeting, expressed its great gratifica-tion at the decision and will extend him a

hearty welcome. The Rev. R. Baron, missionary of the London Missionary Society to Madagascar, treports a marked religious interest in Antanancirivo such as has not been seen for many years. At a meeting intended especially for recent converts some six hundred were

present, almost young people. A comparative table of the work of the Methodist Episcopal Mission to North India shows that the growth has not only been steady, but that a uniform rate of increase has been maintained, the number of communicants being, in 1863, 209; 1868, 665; 1873, 1,567; 1878, 2,526; 1883, 4,400; 1888, 7,944; 1891, 13,697.

The Moslem University at Cairo, Egypt, is said to be the largest university in the world. It has 10,000 students and 870 professors. The Koran is the only book used for grammar, law, physiology and theology, and the students study and repeat it continually.

The Diocese of Mackenzie River extending north from Athabasca to the Polar Sea, has been divided so as to give a new diocese, that of Selkirk. The veteran missionary, Bishop Bom-pas, of the Church Missionary Society, is to have jurisdiction over this most inhospitable and roughest part of British North America.

North America. Messrs, Heins and La Farge have been ap pointed architects of the proposed Cathedral of St. John the Divine. Their appointment the trustees are in all respects satisfied with the design as submitted by this firm, as they do not intend to adopt it without considerable modification.

The Church Missionary Society of England The Church Missionary Society of England continues to prosecute its work with vigor. It seems that eighty additional missionaries were sent forth by this society last year. Thirty-one were elergymen, thirty were ladies, and nineteen were laymen. Within five years the society has sent out sixty-six Cambridge graduates and thirty-seven graduates of other universities.

thanding the ngly. "I will tht."

The first meeting of the Icelandic Synod of the Lutheran Church was held a few weeks since at Winnepeg. Manitoba. Canada. The

synod has twenty-four congregations and over 5,000 souls. Several new congregations in Minnesota joined this year. A mission has been started in Utah, where there are a number of Icelanders who have been led by deceptive Mormon missionaries.

A decision has been rendered in the long-contested equity suit between the liberal and radical factions of the United Brethren in Christ, arising out of the adoption of a new constitution at the general conference in 1889. Judge Stewart gives his decision in favor of the liberal party, affirming that their course is legal, and that they have a right to hold the property. There will be an appeal to the supreme court.

A novel plan for extinguishing a church debt has been hit upon in Melbourne. Australia. The church committee or vestry, as the case may be, divide the total debt among themselves, and each man insures his life for the amount that falls to his share. The policies are transferred to the church and the analysis are transferred to the church and the analys cles are transferred to the courch and the an-nual payments on them are made out of the collections. Then, of course, as the members of the committee "drop off" the sum in-sured on their lives drop in, and later, when the only survivor dies, the last instalment of the church debt is paid.

The Christian Intelligencer has a good word to say for the Jews in this country, commend-ing the liberality and wisdom with which they manage their institutions for the relief of sickness, suffering, poverty and ignorance.

It says: 'Their hospitals and industrial schools are among the best in the country, and within a few years they have been carrying to an increasing efficiency schools and methods for the benefit of the large body of Jews which has been coming to the republic from Poland and Russia. In New York, in Philadelphia and other cities they have sought and found employment for these large and sense of the property of t ployment for these immigrants, assisting them as has been necessary until work was obtained, and have maintained day and night schools and have maintained day and hight schools for adults and children, in which instruction in English and elementary branches of know-ledge has been given. But what this para-graph is especially intended to notice is that a prime motive in all these efforts has been a prime motive in all these efforts has been to fit the immigrant Jews for an intelligent and proper discharge of their duties as citizens. To attain this, instruction is given in various forms in the principles on which our free government is founded, in the manner in which the government is organized, and in what is essential to its perpetuation.

In Moscow a conference of missionaries was recently held for the purpose of discussing ways and means of bringing into the fold of the Orthodox Church the hundreds of thousands of Dissenters in the Empire, and especially the Stundists, or Bible Christians, who in recent years have increased in a remarkable manner. It is characteristic of the spirit of the Russian Church, and a testimonium paupertatis of a most lamentable character for the spiritual weakness of that communion, that the result of the deliberation was an appeal to the brute force of the State to suppress these heretics, whom the arguments and appeals of the ecclesiastics will not convert or pervert. The methods and manners employed in the suppression of Protestantism in the Baltic provinces in late years appeal strongly to these unsuccessful missionaries. In the midst of this dreary outlook it is pleasant to note that these mission methods meet with the condemnation of at least a few Russian papers. The Russkaja Shisu (Life of Russia) has protested against this programme of cruelty. It condemns the proposals of the Archbishop of Rief, that the Stundists be forced out of the factories and the railroad services; that guardians be placed over their children; that they be forbidden to have schools of their own; that they be de-In Moscow a conference of missionaries

prived of their political rights; and the paper prophesies that these measures will prove an absolute failure, and appeals to history in justification of its protest.

The Congregational year-book for 1891 shows some interesting facts. The total number of church members is 506,892, besides 69,601 who are put down as absent. Massachusetts naturally leads off with 103,653, more than 20 per cent. of the whole. Next comes Connecticut, 59,037; New York, 43,265; Illinois, 34,067; Ohio, 31,821; Michigan, 23,621; Iowa, 23,562. Kansas shows a total of 12,042; California, 11,856; Nebraska, 9,844, and Washington, 2,661. There are 4,919 ministers, of whom 1,557 are without charges, leaving only 3,062 regular pastors in charge of the 4,817 churches. Some of these, however, have the services of licentiates, and only 986 are reported as not supplied. Here Maine leads the list with 83; then comes Massachusetts, 73; New York and Ohio, each with 66; Iowa, 56; Michigan and Wisconsin, each 53. The Sunday schools, including those not connected with the churches, show 645,976 members. The additions to the church were 47,872, of whom 27,592 were by confession; 15,325 of them coming from the Sunday schools. The total benevolent contributions were \$2,270,161, of which Massachusetts gave \$675,285; Connecticut, \$360,749; Illinois, \$220,180; New York, \$210,280; Minnesota, \$144,580. The home expenses of 4,094 churches were \$6,091,221, following much the same proportion as the contributions. Home missions lead with \$468,042, or, if we include the American Misionary Association (\$163,795), and the New West Commission, (\$43,314,) \$675,-151. Foreign missions have \$849,733, church building, \$233,412; education, \$169,513; Sunday schools, \$50,733; ministerial aid, \$19,173. building, \$233,412; education, \$169,513; Sunday schools, \$50,733; ministerial aid, \$19,173. day schools, \$50.733: ministerial aid, \$19,173. and other causes, \$772,446. A comparison with the statistics of 1889 shows an increase in membership of 14,837: in churches, 128. The additions to membership have fallen off by 2,077, and the number of ministers is less by 21. Sunday schools show a growth of about 35,699 (a part due to better reports). Contributions have fallen off, the loss being \$127,876, while home expenses have increased by \$44,359. The heaviest loss was in education, \$167,628; foreign missions, \$8,196. Home missions gained \$3,875; A. M. A., \$16,707, and church building, \$16,673.

COMMONWEALTH OF VIRGINIA.

OFFICE OF SUPERINTENDENT OF
PUBLIC PRINTING.
RICHMOND, VA., September 2, 1891.

SEALED PROPOSALS WILL BE RECEIVED
ber 16, 1891, at 12 o'clock M., for the PRINTING,
BINDING, RULING, &c., for the State of Virginia for one year from October 1, 181.

Printed schedules showing in detail the classifications will be furnished to bidders on application, on which all the bids will be required to be made.
Contractors will be required to enter into bond,

cation, on which all the bids will be required to be made.

Contractors will be required to enter into bond, with security to be approved by the Secretary of the Commonwealth, for the prompt and faithful execution of their contracts.

The Superintendent reserves the right to place the contracts in such manner as will insure the prompt and accurate execution of the work, and bids from parties without the requisite facilities are not desired. The right is also reserved of rejecting any or all bids, and the work will be awarded in such lots or portions as the Superintendent may deem proper.

J. H. O'BANNON, se3-codst Superintendent Public Printing.

PILE CURB.

JAPANESE PILE CURE.—A GUARANTEED CURE FOB PILES of whatever kind or degree—External, Internal, Blind or Bleeding, Itching, Chronic, Recent or Hereditary, \$1 a box; 6 boxes, \$5. Sent by mail, prepaid, on receipt of price. We guarantee to cure any case of Piles. Guaranteed and sold only by E. P. REEVES & CO., Druggists and Seedsmen, 602 east Marshall street, Richmond, Va. fei-we, fr, suly

123,000 00

110.000 00

100,000 00

117,000 00

84,000 00

88,500 00 58,000 00 56,500 00

40,000 00

54,000.00

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40,500 00

20,000 00

25,900 00

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44,000 00 43,200 00 29,000 00 18,000 00

12,500 00 16,500 00 20,000 00

8,750 00

35,400 00 19,000 60 17,200 60 42,000 00

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5,000 00

10,000

INSURANCE STATEMENT.

A NNUAL STATEMENT FOR THE FISCAL YEAR ENDING THE 31st DAY OF DECEMBER' 1890, of the actual condition of the Home Fire Inscrange Company, organized under the laws of the State of New York, made to the Auditor of Public Accounts for the Commonwealth of Virginia, pursuant to sections 1280 and 1281, Code 1887, regulating the Reports of Insur-

wealth of Virginia, pursuant to sections 1280 and 1281, Code 1887, Fegulating ance Companies.

Name of the company in full—Home Insurance Company.

Home or principal office of said company—119 Eroadway, New York, N. Y. President—Daniel A. Heald.

Vice-Presidents—John H. Washburn and Elbridge G. Snow, Jr. Secretaries—William L. Bioelow and Thomas B. Greenz.

Organized and incorporated—April, 1853.

Commenced business—April, 1878, 1853.

Name of General Agent in Virginia—T. L. Alfriend.

The assets of said company, and a detailed statement of how and in what the same are Invested:

Value of real estate owned by the company, less the amount of incumbrances thereon.

Loans on bond and mortgage (duly recorded and being first liens on the fee simple)

upon which not imore than one year's interest is due.

Interest due on all said bond and mortgage loans, \$1.194.25; interest accrued thereon,

\$14.24.97. Total.

Value of lands mortgaged, exclusive of buildings and perishable improve-

ments. S1,161,502
Value of buildings mortgaged (insured for \$433,725 as collateral. 654,045

Total value of said mortgaged premises \$1.815.547 Account of stocks, bonds, and Treasury notes of the United States and of this State, and other States, and also of stocks and bonds of incorporated cities in this State and of all other stocks and bonds owned absolutely by the company:

ganized first lien 6 per cent, bonds New York, Chicago and St. Louis Hailroad Company, first mortgage 4 per cent, bonds New York and Harlem railroad, first mortgage 7 per cent, reg-200,000 00 204,000 00 112,000 00 100,800 00 190,000 00 istered bonds (1900)... Valley Railroad Company of Ohio consolidated mortgage 6 per cent, gold bonds. Ohio and West Virginia Railway Company, first mortgage 7 per 100,000 00 104,000 00 100,000 00 113,000 00 cent. bonds (1914)
Peoria, Decaur and Evansville Railway Company, first mort-gage a per cent. bonds (Evansville Pivision) (1920).
Cleveland, Columbus, Cincinnati and Indianapolis railroad, 100,000 00 95,000 00 first consolidated mortgage 7 per cent. bonds (1914).
Louisville, New Albany and Chicago Railway Company, first
mortgage 5 per cent. bonds (1910).
West Shore railway, first mortgage guaranteed 4 per cent.
bonds (registered).
Albemarle and Chesapeake Canal Company, first mortgage 7 100,000 00 127,000 00 100,000 00 108,000 00 100,000 00 100,000 00 per cent. bonds (1909). Toledo, Ann Arbor and Grand Trunk Railway Company, first 100,000 00 mortgage 6 per cent. bonds (1921)

Jeffersonville, Madison and Indianapolis Railroad Company,
first mortgage 7 per cent. bonds (8, F.) (1906).

Toledo, Ann Arbor and Cadillac Railway Company, first mortgage guaranteed 6 per cent. bonds (1917).

Dunkirk, Warren and Fittsburg Railway Company, first mort-100,000 00 100,000 00 gage guaranteed? per cent. bonds (1900).
Chicago, St. Paul, Minneacodis and Omaha Bailway Company, consolidated mortgage 6 per cent. bonds (1900).
Alabama Central ratiroad, first mortgage 6 per cent. bonds.
Louisville, St. Louis and Texas Railway Company, first mort-75,000 00 gage 6 per cent. bonds (1917).

New York Central and Hudson River railroad, first mortgage
7 per cent bonds (1908).

Savannah and Western Railroad Company, first consolidated
mortgage guaranteed 5 per cent. bonds (1929).

Virginia Midland Railway Company, general mortgage 5 per 50,000 00 50,000 00 50,000.00 cent. bonds (1936).

Iowa Central Enilway Company, fifty-year gold 5 per cent. bonds (1938).

Des Moines Water Works Company of Iowa, first consolidated mortgage 6 per cent. bonds.

Denver Water Company, first mortgage 6 per cent. bonds...

Streator, Ill., Aqueduct Company, first mortgage 6 per cent. 25,000 00 25,000 00 10,000 00 1,000 Shares Fort Wayne and Jackson Railroad Company pre-

1,000 Shares Fort wayne and sactson hallroad Company pre-ferred stock, \$100 each.
500 Shares Chicago. St. Faul. Minneapolis and Omaha Railway Company preferred stock. \$100 each.
1,000 Shares New York Central and Hudson River railroad stock. \$100 each.
500 Shares Lake Shore and Michigan Southern Railway Com-pany stock. \$100 each.
400 Shares Iowa Central Railway Company preferred stock. 100,600 00 50,000 00 50,000 00 \$100 each 400 Shares National Broadway Bank, \$25 each 260 Shares American Exchange National Bank of New York. \$100 each.
200 Shares Mercantile National Bank of New York, \$100 each...
200 Shares Hank of America. New York, \$100 cach...
200 Shares National Bank of Commerce in New York, \$100 each...
200 Shares Manhattan Company, New York, \$50 each...
200 Shares Morchants' Exchange National Bank of New York, \$10 each. 200 Shares Nassan Bank, \$50 each

200 Shares Nassau Bank, \$30 cach 200 Shares Chatham National Bank of New York, \$25 cach.... 200 Shares National Butchers' and Drovers' Bank of New York,

\$25 each.

100 Shares Hanover National Bank of New York. \$100 each.

100 Shares National Eank of the Republic, \$100 each.

100 Shares Fourth National Eank of New York, \$100 each.

200 Shares Holland Trust Company, \$100 each.

200 Shares Hall Trust Company, \$100 each.

50 Shares Metropolitan Trust Company, \$100 each.

45 Shares Long Island Loan and Trust Company, \$100 each. 20,000 00 Total par and market value, carried out at market value \$4.83,597 20 \$5,525,607 08 Account of stocks, bonds and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each.

Total Total Par Value. Market Value. \$5,000 United States Government 4 per cent.
C. bonds.
\$55,000 Lackawanna and Pittsburg Railroad
Company, receivers' certificates and notes
64 Shares Continental National Bank.
\$2,000 Union Pacific railroad bonds of 1998.

Shares American Express Company.
18 Shares Wells, Fargo & Company's Express.
\$11,000 Scattle, Lake Shore and Eastern, first
mortgage bonds. 5.000 00 8 6.195 00 \$ 35,000 00 8,640 00 2,290 00 2,875 00 1,350 00 6,400 00 2,000 00 2,500 00 1,000 00 mortgage bonds. Shares Safe Deposit Company of New York. 11,000 00 11,000 00

5,000 00 \$1,000 00 6,000 00 2,000 00

INSURANCE STATEMENT. 7,500 00 \$25,00 each 100 Shares Safe Deposit Company of New York. 7,500 00 100 Shares Safe Deposit Company of New York, 250.09 each.
100 Shares Second National Bank, New York.
100 Shares Wells, Fargo & Company's Express.
850 Shares National Bank of Republic.
211.300 Rochester, Hornelisville and Lackawanna railroad, first mortgage 6 per cent. bonds.
212,000 Rochester, Hornelisville and Lackawanna railroad, Div. and Terminal bonds.
21,000 Union Pacific railroad bonds, 1868.
23,000 Albemarle and Chesapeake Canal Company 7 per cent. bonds.
21,000 Des Moines and Fort Dodge, first mortgage 226 per cent. bonds.
22,000 Albemare Sand Chesapeake Canal Company 7 per cent. bonds.
21,000 Neattle. Lake Shore and Eastern, first mortgage bonds.
200 Shares Chatham National Bank, 225 each.
240,000 United States Government. 4 per cent. bonds.
21,000 Dakota and Great Southern 5 per cent. bonds.
20 Shares National Park Bank of New York. 2,500 00 10,000 00 10,000 00 36,000 00 3,000 00 32,500 00 13,500 00 68,400 00 2,500 00 50,000 00 11,500 00 8.625 00 12,500 00 12,000 00 7,200 00, 1.000 00 3,000 00 3.300 00 6,160 00 5.000 00 2,000 00 2,200 00 2.000 00 1.000 00 20,000 00 40,000 00 49,000 00 40,000 00 \$1,000 Dakota and Great Southern 5 per cent. bonds.

20 Shares National Park Bank of New York.

5 Shares Market and Fulton Bank.

10 Shares Western National Bank.

26 Shares Western National Bank.

26 Shares Ventral National Bank.

8 Shares Central National Bank.

5 Shares Fourth National Bank.

5 Shares American Exchange National Bank.

10 Shares National Pank of Commerce.

5 Shares Shoe and Leather National Bank.

9 Shares Manattan Company.

\$5 each.

855.000 Des Moines and Fort Dodge Railroad Company. first mortgage! 21e per cent. G. bonds.

500 Shares Chatham National Bank. 825 each. 990 00 6,200 00 1,100 00 779 00 980 00 1,120 00 1,120 00 1,546 00 750 00 1,950 00 910 00 450 00 800 00 15,000 00 Company, first mortgaged 214 per cent. G. bonds.

500 Shares Chatham National Bank. 225 each... \$5.000 Union Pacific first mortgage bonds, 1857 47 Shares Third Avenue Bailroad Company... \$8 Shares Pittsburg. Fort Wayne and Chicago 100 Shares New York Central and Hadson River Railroad Company.

100 Shares Cleveland. Cincinnati, Chicago and St. Louis railroad.

3 Shares New York. New Haven and Hartford Bailroad Company.

\$1.000 New York and Eric Bailroad Company...

\$1.000 New York and Eric Bailroad Company...

\$1.000 Delaware and Hudson Canal Company...

\$1.000 Lehigh and Wilkesbarre Coal Company...

\$1.000 Lehigh and Wilkesbarre Coal Company...

\$5.000 Louisville and Nashville 7 per cent. 1888...

\$1 Shares Second Avenue Railroad Company...

\$7 Shares Consolidated Gas Company of N. Y...

40 Shares Trenton Gas Light Company...

\$30 Shares Trenton Gas Light Company...

\$30 Shares Trenton Gas Light Company... 30,800 00 50,000 00 5,650 00 14,100 00 12,284 00 25.008 68 15.008 68 10,000 00 10,150 00 10,000 00 5,900 00 50,000 00 750 00 1,000 08 1,170 00 1,000 00 1,390 00 1.100 00 5.600 00 8.534 00 8,496 50 3,000 00 each.
7 Shares Corn Exchange National Bank, Philadeiphia, \$50 each.
50 Shares Delaware and Hudson Canal Company, stock
50 Shares New York National Exchange Bank, 1,800 00 2,520 00 350 00 525 00 5,000 00 5,500 00 10,000 60 stock.

10 Shares Fourteenth Street Bank, stock.

23,000 St. Paul, Minnesota and Manitoba railroad, first mortgage, Dak Ex., 6 per cent.

23,000 St. Louis, Jacksonville and Chicago railroad, 7 per cent.

23,000 Northern Pacific third mortgage, 6 per 6.750 00 3,000 00 3,390 00 3,000 00 3,225 00 \$3,000 Northern Pacific third mortgage, 6 per cent cent.

30 Shares Cleveland, Cincinnati, Chicago and St. Louis railroad, common stock.

50 Shares Chicago, Milwaukee and St. Paul railroad.

700 Shares Chicago, Milwaukee and St. Paul railroad stock, preferred.

500 Shares Western Union Telegraph Company 46 Shares New York Central and Hudson River railroad.

\$5,000 Cincinnati, Richmond and Chicago railroad. 25,000 00 3,195 00 3,000 00 30,000 00 17,700 00 2,550 00, 5,000 00 73,150 00 38,000 00 4,600 00 4,669 00 road, 7 per cent.
\$28,000 Wabash Railroad Company, second mortgage 5 per cent. 1989.
\$20,000 Mobile and Ohio Railroad Company, general mortgage 4 per cent.
\$11,000 Wabash Railroad Company, first mort-6,000 00 5,500 00 28,000 00 20,440 00 20,000 00 12,500 00 11,000 00 10,670 00 gage 5 per cent., 1939. \$5,000 Philadelphia and Reading railroad, 4 per 50,000 00 5,000 00 8,000 00 20,000 00 3,987 50 14,800 00 15,200 00 cent. 1958 80 Shares Pullman Palace Car Company. 200 Shares Western Union Telegraph Company 100 Shares Delaware and Hudson Canal Com-100 Shares Delaware and Hudson Canal Company
pany
133 Shares Morris and Essex Railroad Company
\$50 each.
66 Shares The New York, Providence and Boston Railroad Company
27 Shares Union Trust Company
100 Shares Western Union Telegraph Company
40 Shares The New York, Providence and Boston Railroad Company
100 Shares Louisville and Nashville Railroad Co
\$5,000 Texas and Pacific Railway Company, first
mortgage, 5 per cent 10,000 00 13,000 00 6,650 00 9,842 00 14,850 00 21,195 00 7,600 00 6,600 00 2,700 00 10,000 0**0** 9,000 00 7,300 00 20,000 mortgage, 5 per cent. 8 Shares Morris and Essex Railroad Company, 5,000 00 4,250 00) \$5,000 Virginia Midland, general mortgage \$5,000 Virginia Midland, general mortgage \$6,000 Toledo, Ann Arbor and Cadillac first mortgage, 5 per cent. 52 Shares Continental National Bank. 50 Shares Richmond County Gas Light Com-pany, \$50 each 400 00 592 00 5,000 00 4,030 00 4,000 00

4,200 00 7,020 00 7,000 00 1,500.00

Aggregate amount of all the assets of the company, stated at their actual value. \$ 9.091,102 &

To be answered by companies doing an instalment business: III. LIABILITIES.

The liabilities of said company: Total gross amount of claims for losses.

Deduct reinsurance thereon and salvago. Net amount of unpaid losses.

Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,503,044, unearned premiums 50

per cent... Gross premiums received and receivable upon all unexpired fire risks run-ning more than one year from date of policy, \$4,699,269; unexmed premiums, pro rata, premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$106,293.

ss premiums (cash and bills) received and receivable upon all unex-53,148 00 Gross premiums (cash and buls) received and price marine risks. 23,807 00

Total unearned premiums as computed above.

Reserved for sinking fund.

All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$98,633.51; reinsurance, \$183,898.86. Total.

Total amount of all liabilities, except capital stock and net surplus

Joint stock capital actually paid up in cash
Surplus beyond capital and all other liabilities.

1,494,595.22

Aggregate amount of all liabilities, including paid-up capital stock and net surplus ... \$ 9,091,192 to To be answered by companies doing an instalment business: Amount of unearned premiums represented by instalment notes, being the whole amount of such notes.

The income of said company during the preceding twelve months, and from what

Gross cash receipts for premiums. 25,167,637 46 \$211,885 56
Deduct only reinsurance, rebate, abatement and return pre-1,921,984 89 Received for interest on bonds and mortgages.

Received for interest and dividends on stocks and bonds, collateral loans, and from all

other sources.
Income received from all other sources. V. EXPENDITURES.

On On Marine and Fire Risks. Inland Risks.

Total deductions 2.285,395 37 8 101,575 39

Net amount paid during the year for losses.

Dividends actually paid stockholders (amount of stockholders' dividends declared during the year \$200,000).

Paid for commissions or brokerage.

Paid for salaries, fees and all other charges of officers, clerks, agents and all other

emyloyes.

Paid for State, national and local taxes in this and other States.

All other payments and expenditures, viz: interest on borrowed money, advertising, postage, stationery, travelling, expenses, etc.

DANIEL A. HEALD, President, WILLIAM L. BIGELOW, Secretary.

STATE OF NEW YORK. } 85: Be it remembered that on the 22d day of January, 1891, at the city aforesaid, before me, Charle Nettleton, a commissioner resident in said city, duly commissioned and qualified by the executive authority, and under the laws of the State of Virginia, to take acknowledgment of deeds, etc., be used or recorded therein, personally appeared Daniel A. Heald, president, and William L. Bigelow, secretary of the Home Fire Insurance Company of New York, who, being aworn, depose and say, and each for himself says, that they are the above-described officers of the said company, and that the foregoing is a true and correct statement of the actual condition of said organization on the last day of its fiscal year, to-wit: the 30th day of December, 1890, according to the best of heir information, knowledge and belief, respectively.

(SEAL) on the 22d day of January, 1821.

Commissioner for Virginia in Res York.

T. L. ALFRIEND, Gen. Agent,